

How Do I Apply for Federal Student Aid?

STEP

1

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education (ED) at www.FederalStudentAid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.



STEP

2

Get a PIN, a personal identification number. A PIN lets you apply, "sign" your online *Free Application for Federal Student Aid* (FAFSA), make corrections to your application information, and more—all online. Go to www.pin.ed.gov.



STEP

3

Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.ed.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.



STEP

4

Complete the FAFSA between Jan. 1, 2007 and June 30, 2008 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online (the faster and easier way) by going to www.fafsa.ed.gov.



STEP

5

ED will send you your *Student Aid Report* (SAR)—the result of your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.



STEP

6

If you are selected for verification, your school's financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school's deadlines, or you will not receive federal student aid.



STEP

7

Whether you're selected for verification or not, make sure the financial aid office at the school has all the information needed to determine your eligibility.



STEP

8

All students: Contact the financial aid office if you have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note: You also might be able to get financial aid from your state government, your school or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). Be sure to meet all application deadlines!

